State Employees Group Insurance Program

Retiree Health Plan

Rounded Rates for FY 2026

Years of Service at Retirement (1)	Contribution Percentage	QCHP Coverage		HMO Coverage	
		Medicare	Non-Medicare	Medicare	Non-Medicare
		Total Rate =	Total Rate =	Total Rate =	Total Rate =
		729.13	$1,558.00	$855.21	$1,456.06
0	100%	$ 729.13	$ 1,558.00	$ 855.21	$ 1,456.06
1	95%	$ 692.67	$ 1,480.10	$ 812.44	$ 1,383.25
2	90%	$ 656.21	$ 1,402.20	$ 769.68	$ 1,310.45
3	85%	$ 619.76	$ 1,324.30	$ 726.92	$ 1,237.65
4	80%	$ 583.30	$ 1,246.40	$ 684.16	$ 1,164.84
5	75%	$ 546.84	$ 1,168.50	$ 641.40	$ 1,092.04
6	70%	$ 510.39	$ 1,090.60	$ 598.64	$ 1,019.24
7	65%	$ 473.93	$ 1,012.70	$ 555.88	$ 946.43
8	60%	$ 437.47	$ 934.80	$ 513.12	$ 873.63
9	55%	$ 401.02	$ 856.90	$ 470.36	$ 800.83
10	50%	$ 364.56	$ 779.00	$ 427.60	$ 728.03
11	45%	$ 328.10	$ 701.10	$ 384.84	$ 655.22
12	40%	$ 291.65	$ 623.20	$ 342.08	$ 582.42
13	35%	$ 255.19	$ 545.30	$ 299.32	$ 509.62
14	30%	$ 218.73	$ 467.40	$ 256.56	$ 436.81
15	25%	$ 182.28	$ 389.50	$ 213.80	$ 364.01
16	20%	$ 145.82	$ 311.60	$ 171.04	$ 291.21
17	15%	$ 109.36	$ 233.70	$ 128.28	$ 218.40
18	10%	$ 72.91	$ 155.80	$ 85.52	$ 138.32
19	5%	$ 36.45	$ 77.89	$ 42.76	$ 72.80
20+	0%	$ -	$ -	$ -	$ -

(1) The rates shown for less than 8 years of service apply to survivors.